

Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A network for electronically presenting bill related information, comprising:

a central network station configured to transmit bill availability information identifying available bills of a plurality of different billers for a plurality of different users, information associated with each of the identified bills of a respective one of the plurality of different billers being available at one of a first network address associated with the respective biller and a second network address associated with the respective biller; and

a plurality of different user stations, each associated with a respective one of the plurality of different users, and configured to receive the transmitted bill availability information for its associated user and to select one of the identified bills;

wherein the central network station is configured to (1) associate a first user of the plurality of different users with information to be presented with a first bill, wherein an indicator of the association is stored, and (2) in response to a first request received from the first user, determine the information to be presented with the first bill based on the indicator associated with the first user, and (3) transmit the information to be presented with the first bill to the first user, and

wherein a first of the plurality of user stations, associated with the a first of the plurality of different users, is linked to the first network address associated with a first of the plurality of different billers based on a first bill selection by the first user station, and a second of the plurality of user stations associated with a second of the plurality of different users is linked to the second network address associated with the first biller based on a second bill selection by the second user station.

2. (Currently Amended) A network according to claim 1, wherein:

the identified bill of the first biller for the first user is available with promotional supplemental information at the first network address, and the identified bill of the first biller for the second user is available without the promotional supplemental information at the second network address.

3. (Original) A network according to claim 1, wherein:

the transmitted bill availability information identifying the available bill of the first biller for the first user includes a hyperlink to the first network address; and

the transmitted bill availability information identifying the available bill of the first biller for the second user includes a hyperlink to the second network address.

4. (Original) A network according to claim 1, wherein:

the first user station is automatically linked to the first network address responsive to the first bill selection; and

the second user station is automatically linked to the second network address responsive to the second bill selection.

5. (Original) A network according to claim 1, further comprising:

a plurality of different biller stations, each associated with a respective one of the plurality of different billers, a first of the plurality of different biller stations being associated with the first biller;

wherein the first network address is a network address associated with the first biller station; and

wherein the second network address is a network address associated with the central processing station.

6. (Original) A network according to claim 1, wherein:

each of the plurality of user stations is further configured to display the transmitted bill availability information, to receive an input of its associated user, and to select one of the identified bills based on the received input.

7. (Canceled)

8. (Original) A network according to claim 1, wherein:

the bill availability information identifies available bills without identifying an amount of each of the bills.

9. (Original) A network according to claim 1, wherein:

the bill availability information identifies the total amount of each of the available bills;

each of the plurality of different user stations is further configured to select one of the identified bills for payment; and

the first and the second user stations are respectively linked to the first and the second network addresses based on a bill selection for one of viewing and payment of the selected bill.

10. (Original) A network according to claim 9, wherein:

the information associated with each of the identified bills available at the first network address is promotional information and the information associated with each of the identified bills available at the second network address is detailed bill information.

11. (Original) A network according to claim 1, further comprising:

a database configured to store the bill availability information; and

the central network station is further configured to transmit the stored bill availability information.

12. (Currently Amended) A method of electronically distributing bill related information, comprising the steps of:

centrally receiving initial requests for bills of a plurality of different billers for a plurality of different users;

transmitting, responsive to the received initial requests, bill availability information, identifying available bills of the plurality of different billers for the plurality of different users, including a first bill of a first of the plurality of different billers for a first of the plurality of different users and a second bill of the first biller for a second of the plurality of different users;

associating the first user of the plurality of different users with information to be available with the first bill;

storing an indicator of the association;

receiving a first request relating to the identified first bill of the first biller at a first network address and a second request relating to the identified second bill of the first biller at a second network address, different than the first network address, wherein the first request is received from the first user; and

in response to the first request, determining the information to be available with the first bill based on the indicator associated with the first user;

transmitting the information to be available associated with the first bill from the first network address responsive to the receipt of the first request; and

transmitting information associated with the second bill from the second network address responsive to the receipt of the second request.

13. (Original) A method according to claim 12, further comprising steps of:

transmitting a first hyperlink to the first network address with the bill availability information identifying the first bill; and

transmitting a second hyperlink to the second network address with the bill availability information identifying the second bill;

wherein the first request is received at the first network address via the first hyperlink;

wherein the second request is received at the second network address via the second hyperlink.

14. (Currently Amended) A method according to claim 12, further comprising the steps of:

generating the first request based on an input of the first user;

generating the second request based on an input of the first user;

generating the second request based on an input of ~~the~~ a second user;

automatically transmitting the generated first request to the first network address;

and

automatically transmitting the second generated request to the second network address.

15. (Original) A method according to claim 12, wherein:

the bill availability information identifies available bills without identifying an amount of each of the bills.

16. (Currently Amended) A method according to claim 12, wherein:

the first request is one of a request to pay and a request to view the identified first bill and the transmitted information to be presented associated with the first bill includes promotional information; and

the second request is one of a request to pay and a request to view the identified second bill and the transmitted information associated with the second bill excludes the promotional information.

17. (Original) A method according to claim 12, further comprising the steps of:

centrally storing the bill availability information;

wherein the transmitted bill availability information is the stored bill availability information.

18. (Currently Amended) A system for electronically distributing bill related information, comprising:

a memory configured to store identifiers of available bills of a plurality of different billers for a plurality of different users, and network addresses at which information associated with the identified bills is available, including a first bill identifier which identifies a first of the available bills of a first of the plurality of billers for a first of the plurality of users and a second bill identifier which identifies a second of the available bills of the first biller for a second of the plurality of users; and

a processor configured to (1) associate the first user with information to be presented with the first bill, wherein an indicator of the association is stored, and (2) in response to a first request received from the first user, determine the information to be presented with the first bill based on the indicator associated with the first user, and (3) direct the transmission of the stored first bill identifier and the information to be presented with the first bill to the first user with a first of the network addresses, and the transmission of the stored second bill identifier to the second user with a second of the network addresses, the first network address being different than the second network address;

wherein the information associated with the first bill is available at the first network address and the information associated with the second bill is available at the second network address.

19. (Original) A system according to claim 18, wherein:

the first network address is transmitted as a first hyperlink; and
the second network address is transmitted as a second hyperlink.

20. (Canceled)

21. (Currently Amended) A system according to claim 18, wherein:

the associated information to be presented with the first bill and available at the first network address includes promotional information; and

the information available at the second network address excludes the promotional information.

22. (Original) A database for storing bill related information, comprising:

identifiers of a plurality of available bills of a biller for the plurality of different users; and

a network location indicator associated with one or more of the plurality of available bills and indicating that a network location at which information associated with the one or more bills is available is different than a network location at which information associated with other of the plurality of available bills is available.

23. (Currently Amended) An article of manufacture for electronically transmitting bill related information, comprising:

a computer readable storage medium; and

computer programming stored on the medium and configured to be readable from the medium by a computer processor and thereby cause the processor to operate so as to:

direct transmissions of a plurality of identifiers of available bills of a plurality of different billers for a plurality of different users, including a first of the plurality of bill identifiers which identifies a first of the available bills of a first of the plurality of different billers for a first of the plurality of different users and a second of the plurality of bill identifiers which identifies a second of the available bills of the first biller for a second of the plurality of users;

associate the first user with information to be presented with the first available bill, wherein an indicator of the association is stored;

in response to a first request received from the first user, determine the information to be presented with the first available bill based on the indicator associated with the first user, and

direct transmissions of a plurality of different network addresses at which information associated with the identified available bills is available, including a first of the plurality of network addresses at which information to be presented with the first available bill associated with the identified first available bill is available to the first user, and a second of the plurality of network addresses, different than the first network address, at which information associated with the second available bill is available to the second user.

24. (Currently Amended) An article of manufacture according to claim 23, wherein:

the information to be presented associated with the identified first available bill includes promotional information; and

the information associated with the identified second available bill excludes the promotional information.

25. (Original) An article of manufacture according to claim 23, wherein the stored computer programming is readable by the computer processor to thereby cause the processor to further operate so as to:

direct the transmission of the first network address as a first hyperlink in association with the transmission of the first bill identifier; and

direct the transmission of the second network address as a second hyperlink in association with the transmission of the second bill identifier.

26. (Canceled)

27. (Original) An article of manufacture according to claim 23, wherein the identified first available bill is available at the first network address and the second available bill is available at the second network address.